

In re:  
Juan C. Rey  
Debtor

Case No. 19-14497-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Dec 19, 2024

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 32

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).   |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 21, 2024:

| Recip ID | Recipient Name and Address  |
|----------|---|
| db       | + Juan C. Rey, 1303 Astor Street, Norristown, PA 19401-3220   |
| 14358331 | + American Traffic Citations, C/O RMBC, POB 1235, Elmsford, NY 10523-0935   |
| 14371513 | + Commonwealth of Pennsylvania, Dept of Revenue, c/o DENISE A. KUHN, Office of Attorney General, 1600 Arch Street, 3rd Flr, Philadelphia, PA 19103-2016 |
| 14371223 | Denise A. Kuhn, Esquire, Comm. of PA, Dept. of Revenue, Bureau of Compliance, P O Box 280946, Harrisburg, PA 17128-0946                                 |
| 14358336 | + Eastern Funding, 213 W. 35th Street, New York, NY 10001-0217  |
| 14358337 | + Encompass Insurance Co., James & Camille White, C/O Sandler & Marchesini, 1500 Walnut Street, Philadelphia, PA 19102-3523                             |
| 14371578 | + Encompass Insurance Company a/s/o James and Camill, 721 US Highway 202-206, Bridgewater, NJ 08807-1760  |
| 14358339 | + Fernando Suarez & Co., 5553 Rising Sun Avenue, Philadelphia, PA 19120-3045  |
| 14358342 | + Key Bank, NA, 9869 Buslteton Avenue, Philadelphia, PA 19115-2611  |
| 14358343 | + Quicken Loans, 635 Woodward Avenue, Detroit, MI 48226-3408  |
| 14362587 | + Quicken Loans Inc., c/o KEVIN G. MCDONALD, KML LAW GROUP, P.C., 701 Market St. Suite 5000, Philadelphia, PA 19106-1541                                |
| 14358348 | + Wells Fargo Visa, POB 6412, Carol Stream, IL 60197-6412   |

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                             | Date/Time            | Recipient Name and Address   |
|----------|--|----------------------|--|
| smg      | Email/Text: megan.harper@phila.gov                     | Dec 20 2024 00:19:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| 14370918 | Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM          | Dec 20 2024 00:18:00 | Americredit Financial Services, Inc., DbA GM Financial, P.O Box 183853, Arlington, TX 76096  |
| 14358330 | + Email/PDF: bncnotices@becket-lee.com                 | Dec 20 2024 00:22:29 | American Express, POB 1270, Newark, NJ 07101-1270  |
| 14378398 | Email/PDF: bncnotices@becket-lee.com                   | Dec 20 2024 00:22:29 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701   |
| 14358332 | + Email/Text: BarclaysBankDelaware@tsico.com           | Dec 20 2024 00:18:00 | Barclays Bank Of DE, 700 Prides Crossing, Newark, DE 19713-6109  |
| 14373209 | + Email/Text: bankruptcycollections@citadelbanking.com | Dec 20 2024 00:19:00 | Citadel Federal Credit Union, 520 Eagleview Blvd., Exton, PA 19341-1119  |
| 14358333 | + Email/PDF: Citi.BNC.Correspondence@citi.com          | Dec 20 2024 00:22:13 | Citibank., POB 6500, Sioux Falls, SD 57117-6500  |
| 14358335 | + Email/Text: RVSVCBICNOTICE1@state.pa.us              | Dec 20 2024 00:18:00 | Commonwealth Of PA, POB 280946, Harrisburg, PA 17128-0946  |
| 14358338 | + Email/Text: bankruptcy@erieinsurance.com             | Dec 20 2024 00:19:00 | Erie Insurance Group, 100 Erie Insurance Place, Erie, PA 16530-0001  |
| 14358340 | + Email/Text: sbse.cio.bnc.mail@irs.gov                | Dec 20 2024 00:18:00 | IRS, P.O. Box 7346, Philadelphia, PA 19101-7346  |
| 14368587 | + Email/Text: RASEBN@raslg.com                         | Dec 20 2024 00:17:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca  |

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|          |   |                      |   |
|----------|---|----------------------|---|
| 14364966 | + Email/Text: key_bankruptcy_ebnc@keybank.com       | Dec 20 2024 00:18:00 | Raton, FL 33487-2853<br>KeyBank, N.A., 4910 Tiedeman Rd., Brooklyn, OH 44144-2338                         |
| 14360095 | Email/PDF: resurgentbknotifications@resurgent.com   | Dec 20 2024 00:22:10 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587                    |
| 14366921 | Email/Text: RVSVCBICNOTICE1@state.pa.us             | Dec 20 2024 00:18:00 | Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946          |
| 14358345 | Email/Text: bankruptcy@td.com                       | Dec 20 2024 00:18:00 | TD Bank NA, POB 746, Keene, NH 03431  |
| 14367934 | Email/Text: RPSBankruptcyBNCNotification@usbank.com | Dec 20 2024 00:18:00 | U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108                |
| 14358346 | Email/Text: RPSBankruptcyBNCNotification@usbank.com | Dec 20 2024 00:18:00 | US Bank, POB 790408, St Louis, MO 63179   |
| 14358347 | + Email/Text: bkelectronicnotices@usaa.com          | Dec 20 2024 00:17:00 | USAA Federal Savings Bank, 10750 McDermott Freeway, San Antonio, TX 78288-1600                            |
| 14371998 | + Email/PDF: ais.wellsfargo.ebn@aisinfo.com         | Dec 20 2024 00:22:28 | Wells Fargo Bank, N.A., Small Business Lending Division, P.O. Box 29482, Phoenix, AZ 85038-9482           |
| 14386498 | Email/PDF: ais.wellsfargo.ebn@aisinfo.com           | Dec 20 2024 00:51:32 | Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438 |

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address   |
|----------|---------------|--|
| 14358344 |               | Rey Investments, Inc   |
| smg      | *             | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  |
| 14358334 | *+            | Citibank., POB 6500, Sioux Falls, SD 57117-6500  |
| 14358341 | *P++          | INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., IRS, Philadelphia, PA 19255 |
| 14366094 | *+            | Quicken Loans Inc., 635 Woodward Ave., Detroit, MI 48226-3408  |

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 21, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 19, 2024 at the address(es) listed below:

| Name | Email Address |
|------|---------------|
|------|---------------|

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DENISE ELIZABETH CARLON

on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com

DENISE ELIZABETH CARLON

on behalf of Creditor Rocket Mortgage LLC fka Quicken Loans, LLC fka Quicken Loans Inc. bkgroup@kmlawgroup.com

GARY E. THOMPSON

on behalf of Debtor Juan C. Rey get24esq@aol.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

KEVIN G. MCDONALD

on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com

Kelly M. Appleyard

on behalf of Creditor Commonwealth of Pennsylvania Department of Revenue kappleyard@attorneygeneral.gov

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

|             |   |                       |
|-------------|---|-----------------------|
| IN RE:      | ) |                       |
| Juan C. Rey | ) | Case No. 19-14497-pmm |
|             | ) |                       |
|             | ) |                       |
| Debtor(s).  | ) | Chapter: 13           |
|             | ) |                       |
|             | ) |                       |

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: December 19, 2024

For The Court

Timothy B. McGrath  
Clerk of Court